GOVERNMENT OF INDIA
HEALTH AND FAMILY WELFARE
LOK SABHA

UNSTARRED QUESTION NO:4241
ANSWERED ON:23.04.2008
HEALTH INSURANCE COVER FOR BPL PEOPLE
Oram Shri Jual

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether the Government has any proposal to issue smart card health insurance cover to the people below the poverty line;

(b) if so, the details thereof and the target set in this regard;

(c) whether any guidelines have been sent to the State Governments for implementing such programme; and

(d) if so, the details thereof?

Answer

THE MINISTER OF HEALTH AND FAMILY WELFARE(DR. ANBUMANI RAMADOSS)

(a) & (b) At present, there is no proposal to issue smart cards to beneficiaries of Health Insurance Schemes being implemented under National Rural Health Mission [NRHM].

However, Ministry of Labour has launched "Rashtriya Swasthya Bima Yojana" [RSBY] for BPL workers and their families [unit of 5] in unorganized sector, which provides for smart card based cashless insurance cover. The cost of the smart card @ Rs.60/- per card is to be borne by the Union Government. Around 6 Crores of BPL workers [as per definition of Planning Commission] are proposed to be covered in a period of 5 years up to 2012-13.

(c) & (d) Ministry of Health and Family Welfare under the National Rural Health Mission [NRHM] has prepared a framework for introducing health insurance scheme.The States have been requested to prepare need based, community oriented, innovative and flexible insurance policies for implementation on pilot basis.Government of Andhra Pradesh has started the Health Insurance Scheme for the BPL families in 8 districts and Rajasthan has started the pilot project in five districts. The cost of the annual premium up to 75%, subject to a maximum of Rs.300/- per BPL Family is borne by Ministry of Health and Family Welfare. The Health Insurance Cover per BPL family under the pilot schemes prepared by the States varies from State to State as per their local needs.

However, under Rashtriya Swasthya Bima Yojana premium upto 75%, subject to maximum of Rs.565/- per annum per BPL Family of workers of Unorganized Sector shall be borne by Ministry of Labour for a Insurance Cover of Rs.30,000/- on floater basis.